

**TRACKERS** INC.in Illinois dba  
EASTERN IOWA COLLECTION BUREAU, INC.1970 Spruce Hills Drive  
P.O. Box 1227 • Bettendorf, IA 52722 1227  
Phone (563) 344 8500 • FAX (563) 344-9200

January 17, 2002

Judge Kolar Kottely  
c/o Renata Hesse  
Trial Attorney  
Antitrust Division  
U.S. Department of Justice  
601 D Street N.W., Suite 1200  
Washington, D.C. 20530

Dear Judge Kottely,

I just wanted to send along my opinion that the Microsoft settlement with the nine states and the Justice Department was even-handed and reasonable and will be beneficial for the American economy. Microsoft agreed to new relations with software developer and will design future versions of Windows that provide a way for computer-makers to promote non-Microsoft products. The poor-performing economy is the most important reason why I support this settlement.

As VP of Operations for a collection agency, I can tell you firsthand that America is suffering badly. Day after day our professional debt collectors hear the plight of many Americans of how they want to pay their bills but have lost the means to do so. Not only is the economy hurting by no new spending but it is also hurting by people's inability to pay for debts they rightfully owe. Too many people have lost their jobs, and there is no relief in sight since the September attacks. The tech sector has been particularly hard hit, and the slide had spread to other economic areas. This is a favorable conclusion to this complicated case that will give a boost to the troubled tech industry.

For the aforementioned reasons, I am sending you my support for the Microsoft settlement.

I appreciate your consideration.

Sincerely,

*Kimberly Guy*  
Kimberly Guy  
Vice President of Operations

jm:KAG